



FAMILY/ DOMESTIC VIOLENCE POLICY

This policy is applicable to all Petcover customers affected by family and domestic violence.

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Supporting our customers experiencing family and domestic violence

- Petcover recognises that family violence is not acceptable in any relationship and our customers who may be experiencing family violence will be treated with dignity and respect;
- Providing support to customers experiencing family violence and their children is the highest priority;
- Our customers who advise they are experiencing family violence are able to access support from Petcover that is appropriate to their circumstances;
- Any disclosure made to any relevant third party will be made with great care, keeping in mind the sensitivity and confidentiality of our customers situation; and
- We may need to be flexible and adjust our approach based on the individual circumstances and needs, including providing personalised support to enable us to assist customers navigate our processes.

We are here to support you

Where you may disclose family violence, or where we have reason to believe that family violence is occurring, we will handle this information with sensitivity and will consider on an individual basis the measures to support you such as:

- Prioritising the sensitivity of your situation;
- Ensuring the confidentiality of information;
- Minimising the number of times that you need to disclose information relating to your situation by having dedicated employees trained to assist customers experiencing family violence;
- Manage the way we communicate with you to ensure that we do not add any further risk;
- Providing financial hardship assistance depending on the individual circumstances;
- Stopping or deferring collections activities;
- Providing referrals to support agencies wherever needed.

Our employees are trained to help you

All our customer-facing employees will receive training relevant to their roles. Additionally, Petcover has dedicated employees working within our claims and sales and service areas who have specialist skills and knowledge to support customers experiencing family violence with extra care and flexibility.

Confidentiality

We understand the risks of disclosing information in relation to customers experiencing family violence. The protection of your personal and other confidential information – such as your physical address and telephone number – is critical to your safety in these situations. In addition to our [Privacy Policy](#), we will discuss safe ways to communicate with you and record these. We will protect your sensitive information and, where possible, give you control over how your personal information is shared with third parties. We will inform you about what information you need to share with other policyholders, such as information about a claim, so you can make appropriate arrangements.

Claims handling

We will support you throughout the claims process on an individual case by case basis. This support may include fast-tracking the claim, providing emergency payments or accommodation and/or reviewing decisions where there is ambiguity about cover

If you're having trouble paying your insurance premium

We know that Family Violence may cause circumstances that have an impact on your financial wellbeing, including the ability to meet payments. If you have identified that you are being affected by family violence, or where our trained employee has reason to believe family violence is occurring, we may offer financial hardship assistance, including offering deferred payments for premiums or waiving excesses.

Support if you have outstanding debt

If you are experiencing family violence and there is a debt for unpaid premium, excess or a third party recovery, please talk to us so we can ensure we can help with this process.

Other services that may help (Australia)

Always call 000 if you or your family members are in immediate danger

Agency	Phone	Website	Services Provided
1800 RESPECT	1800 737 732	1800respect.org.au	National 24-hour Domestic & Family Violence and Sexual Assault Line
MENSLINE	1300 78 99 78	mensline.org.au	24/7 support, information and referral service for men with family and relationship issues
Lifeline	13 11 14	lifeline.org.au	24/7 counselling & referral service for people in a crisis situation
Beyond Blue	1300 224 636	beyondblue.org.au	24/7 support to people experiencing anxiety or depression
National Debt Hotline	1800 007 007	ndh.org.au	Financial counselling is a free, confidential service to assist people in financial difficulty
National Association of Community Legal Centres		naclc.org.au	An independent not-for-profit community organisation that provides legal and related services to the public, focusing on the disadvantaged and people with special needs.
Support from your bank	Your bank may be able to help provide relief for your mortgage payments or provide other forms of relief.		
Utility Bills	If you're finding it tough to pay your bills give your utility company a call because they may be able to assist.		

Definitions:

Abbreviation / Term	Definition
Customers	<p>Are person(s) that:</p> <ul style="list-style-type: none"> • have applied for (including obtaining a quote for) a Retail Insurance product sold by Petcover; • have been issued with a Retail Insurance product that is sold by Petcover; or • are Relevant Third Parties to a Retail Insurance product that is sold by Petcover
Relevant Third Parties	<p>Are person(s) that:</p> <p>(a) Third Party Beneficiaries;</p> <p>(b) a third party not of the type listed in a) who Petcover is recovering money from under a Retail Insurance product sold by Petcover; or</p> <p>(c) a third party not of the type listed in a) who are seeking damages from customers of a Retail Insurance product sold by Petcover;</p>
Retail Insurance	<p>Retail insurance is given the same definition as Part 16 of the General Insurance Code of Practice.</p>
Third Party Beneficiaries	<p>A person, company or entity who is not an insured but who is seeking to be, is specified to be, or is referred to as, a person to whom the benefit of insurance cover extends under a Retail Insurance product.</p>
Family or Domestic Violence	<p>Behaviour that is violent, threatening or other behaviour by a person that caused or controls a member of the person's family, or causes the family member to be fearful.</p> <p>This behaviour can occur in current or past family or domestic relationships. Examples of behaviour that may constitute family or domestic violence include, but are not limited to the following:</p> <ul style="list-style-type: none"> • physical or sexual abuse; or • emotional or psychological abuse; or • economic or financial abuse; or • threatening, intimidating or coercive; or • technologically abusive, such as abusive emails or tracking activity on phones and electronic devices; or • behaviour that in any other way coerces or controls the family member and causes that family member to feel fear for their safety or wellbeing of that family member; • behaviour by a person that causes a child to hear or witness, or otherwise be exposed to the effects of behaviour referred to above.

How to contact us:

By Telephone	1300 731 324
By Email	info@petcover.com.au
In Writing	Petcover Aust Pty Ltd 1-3 Smolic Court Tullamarine VIC 3043
Website	www.petcover.com.au